

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Calvin P. Bell  
Cecelia D. Bell  
Debtors

Case No. 15-03234-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: 318

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jan 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2017.

db/jdb +Calvin P. Bell, Cecelia D. Bell, 33 West Hartford Street, Ashley, PA 18706-2217  
4676467 +America's Choice Cars & Credit, 479 Blackman Street, Wilkes Barre, PA 18702-6003  
4676468 J.P. Morgan Chase Bank N.A., 3415 Vision Drive, OH4-7334 Special Loans-,  
Columbus, OH 43219  
4721601 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4696073 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
4676470 PNC Bank, N.A., P.O. Box 5570, Locator BR-YB58-01-5, Cleveland, OH 44101-0570  
4732744 +U.S. Bank National Association, et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive,  
Mail Code: OH4-7142, Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4687051 E-mail/Text: blegal@phfa.org Jan 27 2017 19:04:24 PHFA/HEMAP, 211 NORTH FRONT ST,  
PO BOX 8029, HARRISBURG, PA 17105  
4676469 E-mail/Text: blegal@phfa.org Jan 27 2017 19:04:24 PHFA/HEMAP, 211 North Front Street,  
P.O. Box 15530, Harrisburg, PA 17105-5530  
4676471 EDI: PRA.COM Jan 27 2017 18:58:00 Portfolio Recovery Associates, P.O. Box 12914,  
120 Corporate Blvd., Norfolk, VA 23541  
4731348 EDI: PRA.COM Jan 27 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr JPMORGAN CHASE BANK, N.A.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M Walsh on behalf of Debtor Calvin P. Bell KMWesq@aol.com, law297@aol.com  
Kevin M Walsh on behalf of Joint Debtor Cecelia D. Bell KMWesq@aol.com, law297@aol.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com  
Thomas I Puleo on behalf of Creditor U.S. Bank National Association, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Calvin P. Bell**  
First Name Middle Name Last Name

Debtor 2 **Cecelia D. Bell**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9192**  
EIN ---  
Social Security number or ITIN **xxx-xx-0396**  
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:15-bk-03234-JJT**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Calvin P. Bell

Cecelia D. Bell

**By the  
court:**



January 27, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**